

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: GALUSZKA, CAROL J.

§ Case No. 07-21107

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$31,800.00

Total Distribution to Claimants: \$12,834.75

Claims Discharged  
Without Payment: \$239,956.37

Total Expenses of Administration: \$7,186.42

3) Total gross receipts of \$ 20,021.17 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$20,021.17 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
<b>SECURED CLAIMS</b> (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
<b>PRIORITY CLAIMS:</b>				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	7,186.42	7,186.42	7,186.42
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	254,200.00	220,291.12	220,291.12	12,834.75
<b>TOTAL DISBURSEMENTS</b>	<b>\$254,200.00</b>	<b>\$227,477.54</b>	<b>\$227,477.54</b>	<b>\$20,021.17</b>

4) This case was originally filed under Chapter 7 on November 09, 2007.  
The case was pending for 35 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/22/2010 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Fraudulent transfersand/or preferences-unschedu	1241-000	20,000.00
Interest Income	1270-000	21.17
<b>TOTAL GROSS RECEIPTS</b>		<b>\$20,021.17</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL SECURED CLAIMS</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	2,751.78	2,751.78	2,751.78
Grochocinski, Grochocinski & Loyd	3210-600	N/A	4,425.00	4,425.00	4,425.00
Grochocinski, Grochocinski & Lloyd	3220-610	N/A	9.64	9.64	9.64
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	7,186.42	7,186.42	7,186.42

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CHASE BANK USA	7100-000	25,200.00	25,171.47	25,171.47	6,668.11
CHASE BANK USA	7100-000	14,000.00	14,834.02	14,834.02	3,929.64

US Bank/Retail Payment Solutions	7100-000	7,500.00	8,444.47	8,444.47	2,237.00
American Express Bank FSB c/o Beckett & Lee	7200-000	15,000.00	20,654.35	20,654.35	0.00
American Express Bank FSB c/o Beckett & Lee	7200-000	160,000.00	150,616.36	150,616.36	0.00
HSBC Bank Nevada, N.A. (Menards) %eCast	7200-000	N/A	570.45	570.45	0.00
Citibank	7100-000	25,000.00	N/A	N/A	0.00
US Bank	7100-000	7,500.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		<b>254,200.00</b>	<b>220,291.12</b>	<b>220,291.12</b>	<b>12,834.75</b>

Exhibit 8

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 07-21107  
Case Name: GALUSZKA, CAROL J.  
Period Ending: 09/22/10

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 11/09/07 (f)  
§341(a) Meeting Date: 12/20/07  
Claims Bar Date: 04/30/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Fraudulent transfersand/or preferences-unschedu (u)	0.00	20,000.00	20,000.00	FA
2	13521 Lost Boy Lane-scheduled	525,000.00	0.00	0.00	FA
3	Checking-Citi-scheduled	500.00	0.00	0.00	FA
4	Household goods-scheduled	1,500.00	0.00	0.00	FA
5	Wearing apparel-scheduled	800.00	0.00	0.00	FA
6	Life Insurance-scheduled	2,000.00	0.00	0.00	FA
7	401k-scheduled	25,000.00	0.00	0.00	FA
8	1995 Toyota Camry-scheduled	2,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	21.17	Unknown
9	Assets Totals (Excluding unknown values)	\$556,800.00	\$20,000.00	\$20,021.17	\$0.00

#### Major Activities Affecting Case Closing:

The Trustee hired special counsel to prosecute a preference and/or fraudulent conveyance action. The case was recently settled.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): December 31, 2010

Exhibit 9

## Form 2

### Cash Receipts And Disbursements Record

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Case Number: 07-21107  
Case Name: GALUSZKA, CAROL J.

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*04-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: \*\*-\*\*\*7890  
Period Ending: 09/22/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/21/08	{1}	Emily Galuszka	Settlement of refence/fraudulent transfer action per court order	1241-000	20,000.00		20,000.00
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.73		20,000.73
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.37		20,003.10
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.62		20,005.72
10/20/08	1001	Grochocinski, Grochocinski & Loyd	Payment of special counsel attorney fee	3210-600		4,425.00	15,580.72
10/20/08	1002	Grochocinski, Grochocinski & Lloyd	Payment of spcial counsel costs	3220-610		9.64	15,571.08
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	2.05		15,573.13
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	1.22		15,574.35
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.10		15,575.45
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.63		15,576.08
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		15,576.67
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,577.34
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.63		15,577.97
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		15,578.58
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,579.25
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,579.90
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,580.55
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.63		15,581.18
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.63		15,581.81
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,582.46
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,583.11
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		15,583.72
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		15,584.31
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.69		15,585.00
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.10		15,585.10
04/06/10		Wire out to BNYM account 9200*****0465	Wire cut to BNYM account 9200*****0465	9999-000	-15,585.10		0.00

ACCOUNT TOTALS	4,434.64	4,434.64	\$0.00
Less: Bank Transfers	-15,585.10	0.00	
Subtotal	20,019.74	4,434.64	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$20,019.74	\$4,434.64	

Exhibit 9

## Form 2

Page: 2

### Cash Receipts And Disbursements Record

Case Number: 07-21107

Trustee: MICHAEL G. BERLAND (520196)

Case Name: GALUSZKA, CAROL J.

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*04-66 - Checking Account

Taxpayer ID #: \*\*-\*\*\*7890

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 09/22/10

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	(Ref #) / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
(No Transactions on File for this Period)			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	



Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-21107

Case Name: GALUSZKA, CAROL J.

Taxpayer ID #: \*\*7890

Period Ending: 09/22/10

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*04-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****0465	Wire in from JPMorgan Chase Bank, N.A. account *****0465	9999-000	15,585.10		15,585.10
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.74		15,585.84
05/24/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.69		15,586.53
05/24/10		To Account #9200*****0466	Transfer for purpose of final distribution	9999-000		15,586.53	0.00

<b>ACCOUNT TOTALS</b>	<b>15,586.53</b>	<b>15,586.53</b>	<b>\$0.00</b>
Less: Bank Transfers	15,585.10	15,586.53	
<b>Subtotal</b>	<b>1.43</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$1.43</b>	<b>\$0.00</b>	

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-21107

Trustee: MICHAEL G. BERLAND (520196)

Case Name: GALUSZKA, CAROL J.

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*04-66 - Checking Account

Taxpayer ID #: \*\*-\*\*\*7890

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 09/22/10

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/24/10		From Account #9200*****0465	Transfer for purpose of final distribution	9999-000	15,586.53		15,586.53
05/25/10	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$2,751.78, Trustee Compensation; Reference:	2100-000		2,751.78	12,834.75
05/25/10	10102	CHASE BANK USA	Dividend paid 26.49% on \$25,171.47; Claim# 1; Filed: \$25,171.47; Reference:	7100-000		6,668.11	6,166.64
05/25/10	10103	CHASE BANK USA	Dividend paid 26.49% on \$14,834.02; Claim# 2; Filed: \$14,834.02; Reference:	7100-000		3,929.64	2,237.00
05/25/10	10104	US Bank/Retail Payment Solutions	Dividend paid 26.49% on \$8,444.47; Claim# 3; Filed: \$8,444.47; Reference:	7100-000		2,237.00	0.00

<b>ACCOUNT TOTALS</b>	<b>15,586.53</b>	<b>15,586.53</b>	<b>\$0.00</b>
Less: Bank Transfers	15,586.53	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>15,586.53</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$15,586.53</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****04-65	20,019.74	4,434.64	0.00
Checking # ***-*****04-66	0.00	0.00	0.00
MMA # 9200-*****04-65	1.43	0.00	0.00
Checking # 9200-*****04-66	0.00	15,586.53	0.00
	<b>\$20,021.17</b>	<b>\$20,021.17</b>	<b>\$0.00</b>